## **IINITED STATES DISTRICT COURT**

	FOR THE	
2	MIDDLE DISTRICT OF PENNSYLVANIA	
3		
4	RACHEL BEIDARI RAJPUT,	)
5	Plaintiff	) ) Case No.:
7	V.	) ) COMPLAINT AND DEMAND FOR
9	CREDIT ONE FINANCIAL d/b/a CREDIT ONE BANK,	) JURY TRIAL )
10	Defendant	<u>)</u>
11		
12	COMPLAINT	
13	RACHEL BEIDARI RAJPUT ("Plaintiff"), by and through her attorneys	
14 15	KIMMEL & SILVERMAN, P.C., alleges the following against CREDIT ON	
16	FINANCIAL d/b/a CREDIT ONE BANK ("Defendant"):	
17	INTRODUCTION	
18	1. Plaintiff's Complaint is ba	sed on the Telephone Consumer Protection
19 20	Act ("TCPA").	
21	JURISDICTION AND VENUE	
22	2. Jurisdiction of this Court arises pursuant to 28 U.S.C. § 1331. <u>Se</u>	
23	Mims v. Arrow Fin. Services, LLC, 132 S. Ct. 740, 747, 181 L. Ed. 2d 881 (2012)	
24 25	3. Defendant conducts business in the Commonwealth of Pennsylvania	
	and as such, personal jurisdiction is established.	
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continuous basis.

- 14. During the relevant period, Defendant called Plaintiff on her cellular telephone multiple times a day.
- 15. When contacting Plaintiff on her cellular telephone, Defendant used an automatic telephone dialing system or automatic or pre-recorded messages.
  - 16. Defendant's telephone calls were not made for "emergency purposes."
- 17. In or around July 2014, Plaintiff revoked consent previously given to Defendant to place telephone calls to her cellular telephone number.
- 18. Defendant heard and acknowledged Plaintiff's revocation of consent and demand to stop calling her cellular telephone number.
- 19. Despite having revoked consent to call her cellular telephone,
  Defendant persisted in calling Plaintiff on her cellular telephone.
- 20. For example, Defendant contacted Plaintiff on her cellular telephone at the following dates: August 27, 2014, at 2:43 p.m., 3:31 p.m., 4:19 p.m., and 4:53 p.m.; August 28, 2014, 1:01 p.m.; August 29, 2014, 8:26 a.m., 8:58 a.m., 9:31 a.m., 10:10 a.m., 10:42 a.m., 11:15 a.m., 2:18 p.m., 2:39 p.m., 2:56 p.m., 3:27 p.m., 3:58 p.m., and 4:29 p.m.; August 30, 2014, at 10:17 a.m., 10:51 a.m., 11:23 a.m., 1:00 p.m., 1:53 p.m., 5:37 p.m., 6:11 p.m., and 8:38 p.m.; August 31, 2014, at 12:30 p.m., 1:03 p.m., 1:35 p.m., and 2:14 p.m.; September 1, 2014, at 2:37 p.m., 3:15 p.m., 3:46 p.m., 4:23 p.m., 4:56 p.m. and 5:27 p.m.; and September 2,

2014, at 1:16 p.m., 3:44 p.m., and 4:31 p.m.

## DEFENDANT VIOLATED THE TELEPHONE CONSUMER PROTECTION ACT

- 21. Plaintiff incorporates the forgoing paragraphs as though the same were set forth at length herein.
- 22. Defendant initiated multiple automated telephone calls to Plaintiff's cellular telephone.
- 23. Defendant initiated these automated calls to Plaintiff using an automatic telephone dialing system.
  - 24. Defendant's calls to Plaintiff were not made for emergency purposes.
- 25. Defendant's calls to Plaintiff, in and after July 2014, were not made with Plaintiff's prior express consent.
- 26. Defendant's acts as described above were done with malicious, intentional, willful, reckless, wanton and negligent disregard for Plaintiff's rights under the law and with the purpose of harassing Plaintiff.
- 27. The acts and/or omissions of Defendant were done unfairly, unlawfully, intentionally, deceptively and fraudulently and absent bona fide error, lawful right, legal defense, legal justification or legal excuse.
- 28. As a result of the above violations of the TCPA, Plaintiff has suffered the losses and damages as set forth above entitling Plaintiff to an award of statutory, actual and trebles damages.

## PRAYER FOR RELIEF

WHEREFORE, Plaintiff, RACHEL BEIDARI RAJPUT, respectfully prays for a judgment as follows:

- a. All actual damages suffered pursuant to 47 U.S.C. § 227(b)(3)(A);
- b. Statutory damages of \$500.00 per violative telephone call pursuant to 47 U.S.C. § 227(b)(3)(B);
- c. Treble damages of \$1,500 per violative telephone call pursuant to 47 U.S.C. §227(b)(3);
- d. Injunctive relief pursuant to 47 U.S.C. § 227(b)(3);
- e. Any other relief deemed appropriate by this Honorable Court.

## **DEMAND FOR JURY TRIAL**

PLEASE TAKE NOTICE that Plaintiff, RACHEL BEIDARI RAJPUT, demands a jury trial in this case.

1		RESPECTFULLY SUBMITTED,
2	DATED: April 23, 2015	KIMMEL & SILVERMAN, P.C.
3		,
4		By: /s/ Craig Thor Kimmel
5		CRAIG THOR KIMMEL
6		Attorney ID # 57100 Kimmel & Silverman, P.C.
7		30 E. Butler Pike
8		Ambler, PA 19002 Phone: (215) 540-8888
9		Fax: (877) 788-2864
10		Email: <u>kimmel@creditlaw.com</u>
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